

Form 192 – aplccmpnrpt

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 21-15061-JKS
Chapter: 7
Judge: John K. Sherwood

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Alberto D Guzman
325 Thomas Ave
Lyndhurst, NJ 07071

Social Security No.:
xxx-xx-6583

Employer's Tax I.D. No.:

**NOTICE OF FILING OF FINAL ACCOUNT(S) OF TRUSTEE,
OF HEARING ON APPLICATIONS FOR COMPENSATION
(AND OF HEARING ON ABANDONMENT OF PROPERTY BY THE TRUSTEE)**

THE FINAL REPORT(S) and account(s) of the trustee in this case having been filed,

NOTICE IS HEREBY GIVEN that there will be a hearing held before Honorable John K. Sherwood on:

DATE: September 18, 2025
TIME: 10:00 AM
LOCATION: Courtroom 3D, Martin Luther King, Jr. Federal Building, 50 Walnut Street, Courtroom 3D,
Newark, NJ 07102

for the purpose of examining and passing on the report(s) and account(s), acting on applications for compensation and transacting such other business as may properly come before the court. Attendance by creditors is welcomed, but not required.

The account of the trustee shows:

TOTAL RECEIPTS:	\$20,000.00
TOTAL DISBURSEMENTS:	\$742.21
BALANCE ON HAND:	\$19,257.79

In addition to expenses of administration as may be allowed by the court, claims secured by liens and claims entitled to priority must be paid in advance of any dividends to general creditors. The following applications for compensation have been filed: (creditors may be heard before the applications are determined)

APPLICANT(S)
Jay L. Lubetkin

COMMISSION OR FEES
2,750.00

EXPENSES
\$0.00

The trustee's application to abandon the following property will be heard and acted upon:

The trustee's reports are available for inspection in the clerks office.

Any objection to the trustee's Final Report and Account must be filed (7) seven days prior to the above date and will be heard at that time of the final meeting.

Dated: August 12, 2025

JAN: dlr

Jeanne Naughton
Clerk

In re:
Alberto D Guzman
Debtor

Case No. 21-15061-JKS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Aug 12, 2025

User: admin
Form ID: 192

Page 1 of 3
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 14, 2025:

Recip ID	Recipient Name and Address
db	+ Alberto D Guzman, 325 Thomas Ave, Lyndhurst, NJ 07071-3127
app	+ Jennifer M. Carpenter, 58 Mountain Avenue, Hawthorne, NJ 07506-3331
r	+ Keller Williams Village Square Realty, 74 Godwin Avenue, Ridgewood, NJ 07450-3706
519241760	+ Bergen County Special Civil Part, 10 Main St., Hackensack, NJ 07601-7042
519241770	+ Flagstar Bank, PO Box 660263, Dallas, TX 75266-0263
519335327	LAKEVIEW LOAN SERVICING, LLC c/o Flagstar Bank, FS, 5151 Corporate Dr, Troy, MI 48098-2639
519241776	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: rgaydos@rltlawfirm.com	Aug 12 2025 20:51:00	Rabinowitz, Lubetkin & Tully, L.L.C., 293 Eisenhower Parkway., Suite100, Livingston., NJ 07039-1711
smg	Email/Text: usanj.njbankr@usdoj.gov	Aug 12 2025 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Aug 12 2025 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 12 2025 21:01:16	CAPITAL ONE AUTO FINANCE, A DIVISION OF CAPITAL ON, 4515 N SANTA FE AVE, OKLAHOMA CITY, OK 73118-7901
519241762	Email/Text: BNBSB@capitalsvcs.com	Aug 12 2025 20:50:00	Ccs/bryant State Bank, 500 E. 60th Street North, Sioux Falls, SD 57104
519241759	+ Email/Text: BarclaysBankDelaware@tsico.com	Aug 12 2025 20:51:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
519241766	Email/Text: correspondence@credit-control.com	Aug 12 2025 20:51:00	Credit Control, LLC, PO Box 31179, Tampa, FL 33631-3179
519286419	+ Email/PDF: acg.acg.ebn@aisinfo.com	Aug 12 2025 21:00:26	Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
519294504	+ Email/PDF: ebn_ais@aisinfo.com	Aug 12 2025 21:00:19	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519241761	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Aug 12 2025 20:58:41	Capital One Bank Usa N, Po Box 30281, Salt Lake City, UT 84130-0281
519241765	+ Email/Text: Webcollex@ebn.phinsolutions.com	Aug 12 2025 20:51:21	Cks Prime Investments, P.o. Box 2856, Chesapeake, VA 23327-2856
519241767	Email/Text: mrdiscen@discover.com		

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		Aug 12 2025 20:50:00	Discover Bank, PO Box 15316, Wilmington, DE 19850
519287001	Email/Text: mrdiscen@discover.com		
		Aug 12 2025 20:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519241768	+ Email/Text: mrdiscen@discover.com		
		Aug 12 2025 20:50:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
519241763	Email/Text: BNSFN@capitalsvcs.com		
		Aug 12 2025 20:50:00	Ccs/first National Ban, 500 East 60th St North, Sioux Falls, SD 57104
519241764	Email/Text: BNSFS@capitalsvcs.com		
		Aug 12 2025 20:50:00	Ccs/first Savings Bank, 500 East 60th St North, Sioux Falls, SD 57104
519241771	Email/Text: BNBLAZE@capitalsvcs.com		
		Aug 12 2025 20:50:00	Fsb Blaze, 500 E. 60th Street, Sioux Falls, SD 57104
519241769	+ Email/PDF: ais.fpc.ebn@aisinfo.com		
		Aug 12 2025 21:00:21	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
519288285	+ Email/Text: bankruptcy@greenskycredit.com		
		Aug 12 2025 20:51:00	Greensky, LLC, 1797 North East Expressway, Suite 100, Atlanta, GA 30329-2451
519241773	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Aug 12 2025 20:51:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
519289480	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 12 2025 21:00:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519338095	Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 12 2025 21:00:07	LVNV Funding, LLC c/o Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519241775	+ Email/PDF: resurgentbknotifications@resurgent.com		
		Aug 12 2025 21:01:14	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
519334447	+ Email/Text: bankruptcydpt@mcmcg.com		
		Aug 12 2025 20:51:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
519241777	Email/Text: signed.order@pfwattorneys.com		
		Aug 12 2025 20:50:00	Pressler, Felt, & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054
519292243	Email/Text: bnc-quantum@quantum3group.com		
		Aug 12 2025 20:51:00	Quantum3 Group LLC as agent for, CKS Prime Investments LLC, PO Box 788, Kirkland, WA 98083-0788
519241778	+ Email/Text: bankruptcy@greenskycredit.com		
		Aug 12 2025 20:51:00	Regions Bank/greensky, 1797 Ne Expressway, Atlanta, GA 30329-7803
519241779	+ Email/PDF: ais.sync.ebn@aisinfo.com		
		Aug 12 2025 21:01:11	Syncb/shophq, Po Box 965005, Orlando, FL 32896-5005
519345317	^ MEBN		
		Aug 12 2025 20:46:04	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519241780	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Aug 12 2025 20:59:04	Thd/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
519241781	+ Email/PDF: BankruptcynoticesExceptions@wellsfargo.com		
		Aug 12 2025 20:59:19	Wells Fargo, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714
519289620	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com		
		Aug 12 2025 20:59:21	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 32

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

District/off: 0312-2

User: admin

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519241774	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
519241772	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 14, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 12, 2025 at the address(es) listed below:

Name	Email Address
Barry J. Roy	on behalf of Trustee Jay L. Lubetkin broy@rltlawfirm.com rgaydos@rltlawfirm.com
David Gerardi	on behalf of U.S. Trustee U.S. Trustee david.gerardi@usdoj.gov
Denise E. Carlon	on behalf of Creditor LakeView Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Douglas J. McDonough	on behalf of Creditor LakeView Loan Servicing LLC dmcdonough@flwlaw.com, NJbkyecf@flwlaw.com
Jay L. Lubetkin	jlubetkin@rltlawfirm.com NJ57@ecfbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com,lubetkin@remote7solutions.com
Jay L. Lubetkin	on behalf of Trustee Jay L. Lubetkin jlubetkin@rltlawfirm.com NJ57@ecfbis.com,rgaydos@rltlawfirm.com,mtuohey@rltlawfirm.com,lubetkin@remote7solutions.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Yakov Rudikh	on behalf of Debtor Alberto D Guzman rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrudikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 8